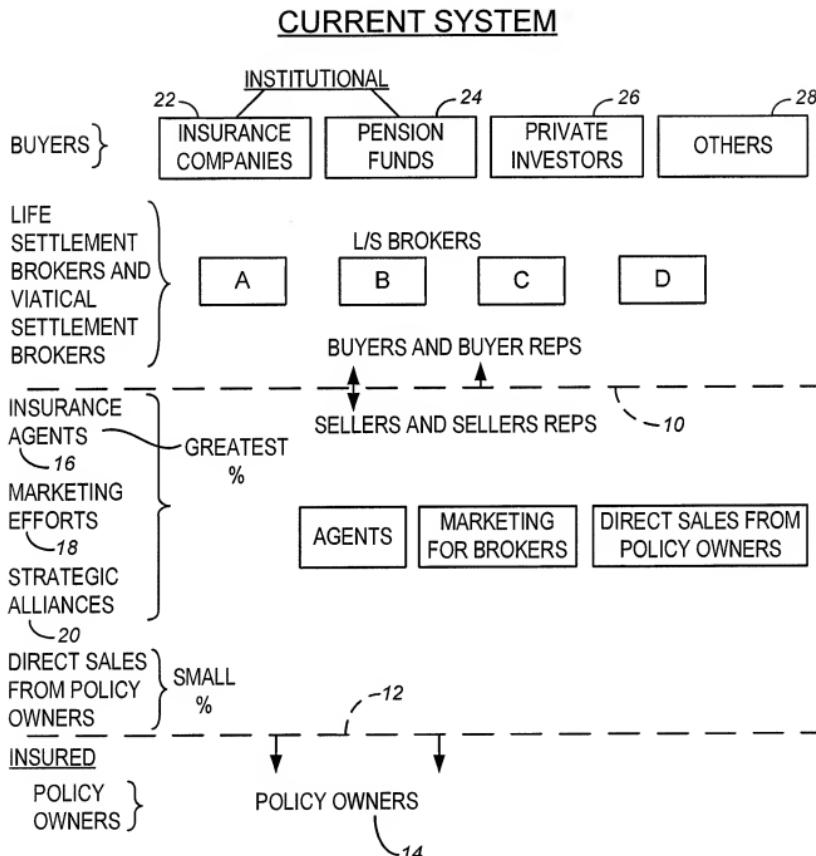


Replacement Drawings

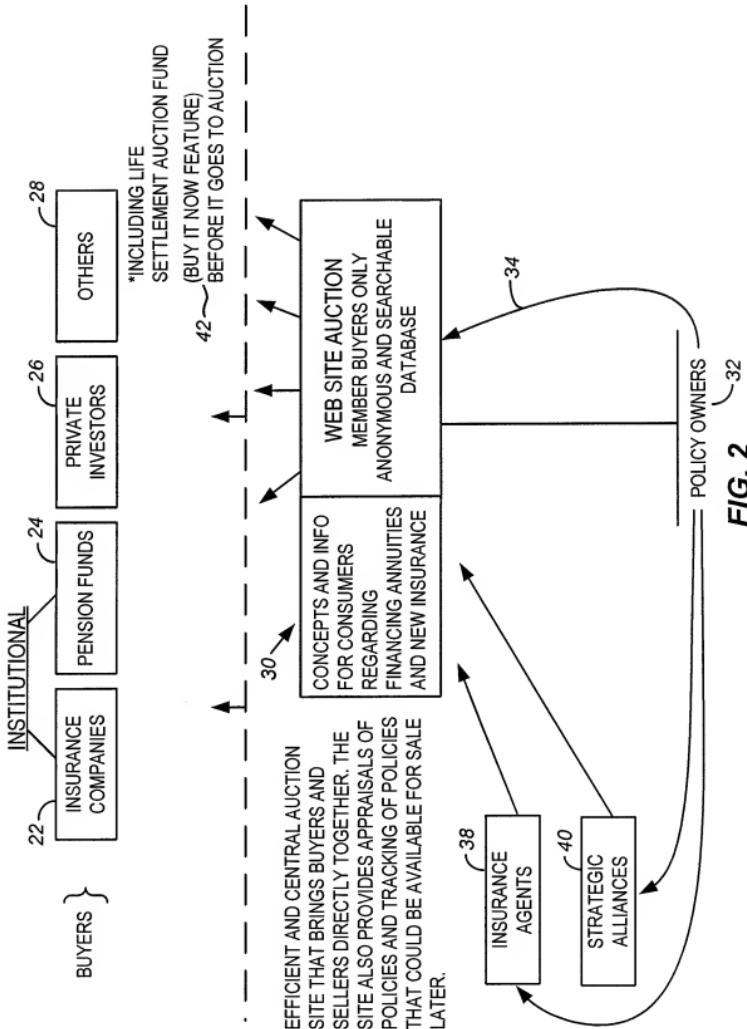
1 / 9



**FIG. 1**  
(PRIOR ART)

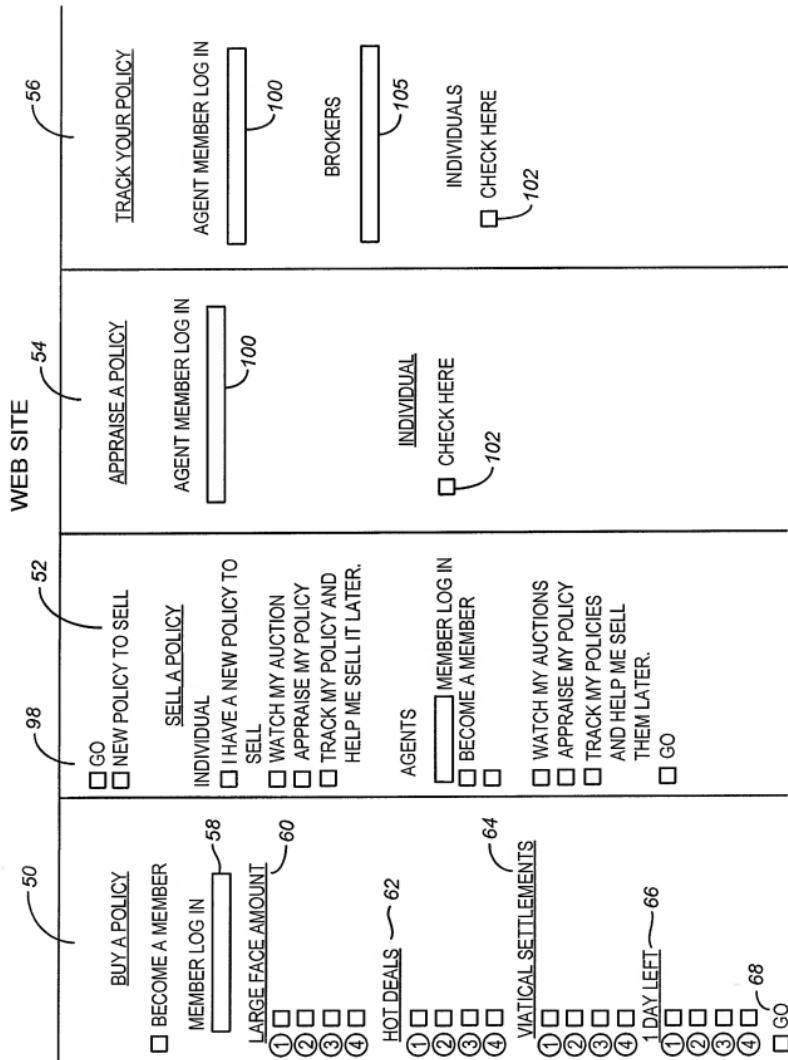
## MARKETING EFFORTS TO POLICY OWNERS

### Replacement Drawings 2 / 9



# Replacement Drawings

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**FIG. 3**

BUY A POLICY

BROWSE ALL

SEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

JOINT LIFE  SINGLE LIFE  TERM  UNIVERSAL LIFE  WHOLE LIFE

ALL  MALE  FEMALE

AGE -  ALL 30-40 40-50 OR 40-45 - ETC

FACE AMOUNT

- 100K  - 200K ETC  +10 MILLION

POLICY DATE:  0-2 YEARS  2-5 YEARS  5-10 YEARS

HEALTH STATUS:  VIATICAL OFFERS ONLY

1<sup>st</sup> INSURED  SUPER PREFERRED  PREFERRED  STANDARD

T1-T3  T3-T6  DECLINE

2<sup>nd</sup> INSURED  SUPER PREFERRED  PREFERRED  STANDARD

T1-T3  T3-T6  DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE)

-1 YR  2 YRS  3 YRS  4 YRS

CASH SURRENDER VALUE

0 TO 10% OF FACE AMOUNT  10-20% OF FACE AMOUNT

PREMIUMS

NO ONGOING  0 TO 1% OF FACE  1 TO 5% OF FACE ANNUALLY

GO

(ETC)

**FIG. 4**

Replacement Drawings

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POLICIES BAS.	CURRENT BID	MAKE A BID	IN-FORCE ILLUSTRATION	INSURED MEDICAL RECORDS	TOTAL FACE AMOUNT	APPRAISED VALUE	LIFE EXPECTANCY	% OF CASH VALUE TO FACE AMOUNT	% OF PREMIUM TO FACE AMOUNT	DAYS LEFT
72	84	85	83	76	74	78	78	80	82	1
										2
										3
										3

FIG. 5

SUBMIT A NEW POLICY

SELL A POLICY

NEW POLICY

TRACK CURRENT AUCTIONS

TO BROWSE PAGE

NEEDED FORMS TO SIGN (ON LINE IF APPROVED OR A FORM WILL BE MAILED)

DISCLOSURE  MEDICAL RELEASE  CREDIT CHECK

IN FORCE ILLUSTRATION AUTH.  DISCLOSURES, ETC.

STATE  DROP DOWN MENU

INSURED INFORMATION

DATE OF BIRTH

NAME (ENCRYPTED)

ADDRESS

CONTACT INFO

\* ONCE THE MEDICAL FORMS ARE SIGNED AND WE OBTAIN THE RECORDS AND THE IN FORCE ILLUSTRATION, WE WILL PUT ALL THE INFORMATION INTO OUR DATABASE.

SHOW ME PROPRIETARY TECHNIQUES.

I WANT TO SELL MY POLICY AND REPLACE IT WITH A NEW ONE.

GIVE ME AN OFFER RIGHT NOW.

TRACK MY POLICY AND NOTIFY ME WHEN TO SELL IT.  GIVE ME AN APPRAISAL

PAY HERE

**FIG. 6**

APPRAISE A POLICY

VIEW MY POLICIES THAT HAVE BEEN APPRAISED

GIVE ME A FORMAL APPRAISAL

→ SEND THEM TO THE SELL A POLICY PAGE TO GET THEIR  
INFORMATION AND SEND THEM THE NECESSARY  
FORMS.

GIVE ME AN INFORMAL APPRAISE

INPUT SCREEN

AGE

HEALTH ↓ DROP DOWN SCREEN

PREMIUMS DUE % OF FACE

CASH VALUE

***FIG. 7***

TRACK YOUR POLICY

MENU

- DON'T LET IT LAPSE
- REMIND ME TO PAY PREMIUM
- NOTIFY ME WHEN IT'S TIME TO SELL
- PURCHASE MY POLICY NOW
- APPRAISE MY POLICY
- CALCULATE A SWAP

AGENTS

- SEND ME SOFTWARE THAT TRACKS MY POLICIES AND  
COMMUNICATES WITH THE SITE.
- LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE  
WITH SOFTWARE THAT IS COMPATIBLE WITH
  - GOLDMINE
  - POLICY DATABASE

***FIG. 8***

SWAP MY POLICY

INPUT SCREEN

AGE    SEX    HEALTH STATUS    HEIGHT    WEIGHT  
 SHOW CURRENT APPRAISED VALUE  
OR  
 CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

RUN

OUTPUT SCREEN

- EITHER
- 1.) ANNUAL SAVINGS "SELL YOUR POLICY NOW"
  - 2.) WAIT TO SELL YOUR POLICY

**FIG. 9**